

# Questions and Answers – Webinar Training

## Insurance Agent/Broker Information

### **Q. Can we order a bulk of applications?**

A. Yes, bulk application orders can be placed through PCIP customer service at 1-877-428-5060, Monday - Friday, 8 a.m. to 8 p.m., on Saturday, 8 a.m. to 5 p.m. or, you can contact PCIP by email at [PCIP@maximus.com](mailto:PCIP@maximus.com).

### **Q. Is there a contact list on the website if we have further questions?**

A. Yes, PCIP contact information is provided on the PCIP Website at [www.pcip.ca.gov](http://www.pcip.ca.gov) under the About tab. The telephone number is 1-877-428-5060, Monday - Friday, 8am - 8pm, and Saturday, 8am - 5pm. The call is toll-free. The fax number is 1-877-430-0843, available 24 hours a day, and 7 days a week. The fax is toll-free. You can also send questions by e-mail to [PCIP@maximus.com](mailto:PCIP@maximus.com), be sure to include your name and telephone number.

### **Q. Are these applications only available in hard copy or is there one online?**

A. PCIP Supplemental Applications and MRMIP Applications are available online. You can download applications from the PCIP Website at [www.pcip.ca.gov](http://www.pcip.ca.gov).

### **Q. If MRMIP application includes a spouse and dependents, is the \$50 payment to insurance agents/brokers still just \$50?**

A. Yes, the \$50 payment is for **each successfully enrolled MRMIP application**. Not for each family member on the application.

### **Q. In the future, are there plans to allow the broker/agent to enroll online?**

A. There are no current plans at this time to implement online applications. These are temporary programs that will no longer exist in 2014.

### **Q. Do we need to sign a contract before we can help applicants apply for PCIP?**

A. No contract is required for agent/brokers to assist applicants applying for PCIP.

### **Q. If there are two or more applicants in the same household, does the broker/agent get paid \$50 per member?**

A. For PCIP, each individual applying for the program must complete their own application. An insurance agent/broker will receive a \$50 payment for each person they assist who is successfully enrolled into PCIP. Information on how to qualify for the \$50 payment can be found on the PCIP Website at [www.pcip.ca.gov](http://www.pcip.ca.gov) under the Outreach Materials tab.

### **Q. Does an agent receive commission for those moving into the new area?**

A. No. PCIP does not pay insurance agents/brokers a commission. An insurance agent or broker may be eligible for a \$50 payment for each successful application assisted that is enrolled into the PCIP. Information on how to qualify for the \$50 payment can be found on the PCIP website at [www.pcip.ca.gov](http://www.pcip.ca.gov) under the Outreach Materials tab.

### **Q. Is there a broker commission if we assist applicants and if so, how do we get paid? Do we get paid for re-enrollment?**

A. No. PCIP does not pay insurance agents/brokers a commission. An insurance agent or broker may be eligible for a \$50 payment for each successful application assisted that is enrolled into

## Questions and Answers – Webinar Training

the PCIP. Information on how to qualify for the \$50 payment can be found on the PCIP website at [www.pcip.ca.gov](http://www.pcip.ca.gov) under the Outreach Materials tab.

**Q. Do the broker/agents also receive reimbursement on the 2nd year or later?**

A. No, the \$50 payment is a one-time payment for a successful enrollment only.

**Q. May a fee be charged as well as receive commission?**

A. No. Insurance agents/brokers cannot charge a fee for PCIP/MRMIP application assistance.

**Q. Do we have to be licensed in all states?**

A. To provide application assistance and be eligible for the \$50 payment, an insurance agent/broker must be licensed in the state where the applicant is applying for PCIP.

**Q. Could you please edit the flyer to allow broker/agency to insert their contact information, same as for health plans under CMS guidance?**

A. We are reviewing your request.

**Q. If agent information appears but the agent forgets to sign, is the application fee still payable?**

A. If the agent does not sign the application, the agent will not qualify for the \$50 payment. The agent portion must be filled out completely when submitted.

### Authorized Representative (AR)

**Q. Can Health Agents be Authorized Representatives?**

A. Yes, an applicant/subscriber may fill out the Permission to Share PCIP Information section of the PCIP Application, or the Permission to Share PCIP Information form (found at [www.pcip.ca.gov](http://www.pcip.ca.gov) under the Downloads tab) to make an insurance agent/broker an Authorized Representative. This authorization will allow PCIP to give limited information, over the telephone, to the Authorized Representative.

**Q. Can there be two individuals (such as the broker and broker's assistant) listed as the Authorized Representative?**

A. Yes, the applicant/subscriber must fill out a Permission to Share PCIP Information form (found at [www.pcip.ca.gov](http://www.pcip.ca.gov) under the Downloads tab) for each person that is designated as an Authorized Representative.

**Q. Do CAA's qualify to be an Authorized Representative?**

A. Yes, an applicant/subscriber may fill out the Permission to Share PCIP Information section of the PCIP Application, or the Permission to Share PCIP Information form (found at [www.pcip.ca.gov](http://www.pcip.ca.gov) under the Downloads tab) to make a CAA an Authorized Representative. This will allow PCIP to give limited information, over the telephone, to the Authorized Representative.

# Questions and Answers – Webinar Training

## Permission to Share PCIP Information

**Q. Is the Permission to Share PCIP information part of PCIP application? Whose name do agent/brokers put on the top line, applicant or agent?**

A. Yes, the Permission to Share PCIP Information is part of the application. It can also be downloaded from the PCIP website at [www.pcip.ca.gov](http://www.pcip.ca.gov). On the Permission to Share PCIP Information part of the application, the top line requires the agent's name, or the person the applicant designates as an Authorized Representative. The Permission to Share PCIP Information form downloaded from the website requires the applicant's name on the top line, and the person the applicant designates as an Authorized Representative (AR) below the authorization text.

**Q. Where is the Member Number found on the authorization form Permission to Share PCIP Information?**

A. The PCIP Member Number field is found near the top of the Permission to Share PCIP Information form. The applicant/subscriber includes their Member Number when filling out the form. If they do not have their Member Number they may call PCIP at 1-877-428-5060, Monday - Friday, 8am - 8pm, and Saturday, 8am - 5pm. The call is free.

## Affordable Care Act of 2010

**Q. Do all states offer PCIP?**

A. Yes. PCIP is available in every state and the District of Columbia. Information about applying for the Pre-Existing Condition Insurance Plan in every state and the District of Columbia is available at [www.HealthCare.gov](http://www.HealthCare.gov) or 1-866-717-5826 (TTY: 1-866-561-1604) Monday - Friday, 8 a.m. to 11 p.m., Eastern Time.

**Q. If Healthcare reform is repealed what will happen to this product and the insured enrolled?**

A. It is not likely that Health Care Reform will be repealed as it is currently structured through at least 2012.

**Q. Is this product called the same name in all other states?**

A. No. The federally funded Pre-Existing Condition Insurance Plan (PCIP) may have different names in different states. Information about Pre-Existing Condition Insurance Plans in every state and the District of Columbia is available at [www.HealthCare.gov](http://www.HealthCare.gov) or 1-866-717-5826 (TTY: 1-866-561-1604) Monday - Friday, 8 a.m. to 11 p.m., Eastern Time.

## PCIP & MRMIP Overview

**Q. DO PCIP and MRMIP share the same benefits and rules?**

A. No. The PCIP and MRMIP have different benefits and eligibility rules.

- For information about the PCIP, Costs and Benefits, please visit the website at [www.pcip.ca.gov](http://www.pcip.ca.gov). Or, call 1-877-629-1500, Monday - Friday, from 6 a.m. to 6 p.m.
- For more information about the PCIP eligibility enrollment rules, please visit the website at [www.pcip.ca.gov](http://www.pcip.ca.gov). Or, call 1-877-428-5060, Monday - Friday, 8 a.m. to 8 p.m., or Saturday, 8 a.m. to 5 p.m. The calls are toll-free!

## Questions and Answers – Webinar Training

- For more information about MRMIP, please visit the website at [www.mrmib.ca.gov](http://www.mrmib.ca.gov). Or, contact the MRMIP toll free number at 1-800-289-6574, Monday - Friday from 8:30 a.m. - 7:00 p.m.

**Q. What is the difference between the two programs? Would it be fair to say you would want to check qualifications for PCIP then go for MRMIP?**

A. The main difference between PCIP and MRMIP are:

- PCIP requires 6 months without health coverage and proof of citizenship or immigration status.
- In MRMIP, there is more than one plan choice for enrolled subscribers and an applicant does not need to be uninsured for 6 months. Also, MRMIP has annual and lifetime benefit limits.

**Q. How would you be eligible for MRMIP but not PCIP?**

A. PCIP eligibility requirements include; applicant must not have had creditable health care coverage within the last 6 months and must provide proof that they are a U.S. citizen or U.S. national or lawfully residing in the U.S. MRMIP does not have these eligibility requirements.

### PCIP Eligibility Requirements

**Q. If eligible for PCIP, does the applicant still have to show a higher premium than MRMIP?**

A. One of PCIP's eligibility criteria is proof of pre-existing condition by submitting one of the following documents:

- Rejection letter from an insurance company within the past 12 months, or
- Offered coverage with premium rates higher than the MRMIP preferred provider organization (PPO) product within the past 12 months.

**Q. If they have legal immigration status, and a CA resident, are they eligible for PCIP?**

A. They are potentially eligible for PCIP if they are lawfully present in the U.S. and a CA resident. They must also meet the following PCIP eligibility requirements:

- Have no health insurance coverage for the past 6 months, prior to application being received, and
- Have been denied individual insurance coverage within the past 12 months, or
- Were offered individual coverage at premium rates higher than the MRMIP PPO product within the past 12 months.

**Q. How do you indicate an out-of-state transfer from another state PCIP?**

A. The out-of-state transferee will provide the information on the application when they apply in the new state and provide a Certificate of Creditable Coverage from the other state's PCIP program.

**Q. Does the applicant have to wait 6 months with no coverage before they are eligible for coverage with PCIP?**

A. Yes, one of the federal eligibility requirements for PCIP is applicants must not have had creditable coverage in the prior 6 months from the PCIP application date.

## Questions and Answers – Webinar Training

**Q. If they cannot afford their spouses group coverage and the employer gives them the premium amount, does that qualify for excess premium coverage?**

A. For PCIP qualification purposes, the excess premium relates to when an applicant has been offered health insurance at a rate higher than the MRMIP PPO rate in their age and region categories. It does not relate to premiums provided by an employer.

### MRMIP Eligibility Requirements

**Q. Can an undocumented alien apply for MRMIP?**

A. The MRMIP eligibility requirements are:

- Must be California resident.
- Must not be eligible for Medicare Part A or Part B (except for end stage renal disease), or COBRA or Cal-COBRA benefits.
- Must have been denied individual insurance coverage within the past 12 months, or
- Were offered coverage at premium rates equal to or higher than those of the individual's first MRMIP plan choice, or
- Termination letter by an insurance carrier for reasons other than fraud or non-payment of premium, ineligibility.

### Creditable Coverage

**Q. Is the limited benefit products considered creditable coverage?**

A. Creditable coverage does not include coverage that consists only of limited benefits, such as dental, vision or cancer policies.

**Q. Is share-of-cost Medi-Cal considered creditable coverage?**

A. No. Share of cost Medi-cal is not considered creditable coverage. If an applicant only has share of cost Medi-cal, they meet the PCIP requirement of not having had creditable coverage within the past 6 months. No cost Medi-cal is considered creditable coverage.

**Q. Is a one-time program that was cancelled after a procedure considered creditable coverage?**

A. Creditable coverage is defined as time spent covered under a prior health plan, which is used to satisfy the pre-existing condition exclusion in a new policy.

Most health insurance plans are considered creditable coverage, including a group health plan (including COBRA or State continuation (mini-COBRA) coverage), individual health coverage, short term major medical policies, Medicaid, Medicare, Tricare, Indian Health Service Plans, U.S. Government Employee Insurance, public health plans (US only), and Peace Corps. Creditable coverage does not include coverage that consists only of limited benefits, such as dental, vision or cancer policies. Under a group health plan, the days in a waiting period during which a person has no other coverage are not creditable coverage under the plan, but these days are not taken into account when determining a significant break in coverage (generally 63 days or more).

# Questions and Answers – Webinar Training

## Who Can Apply

**Q. What if the applicant is not working?**

A. Income question is an optional item and income is not an eligibility criteria.

**Q. Why would a child under the age of 18 need to apply for PCIP or MRMIP if the law now requires that insurance carriers offer coverage to children under 19?**

A. Both federal law and state law expressly prohibits health plans from denying individual coverage for children. In addition, beginning January 1, 2011 California law requires all plans that issue individual coverage, to also offer child-only coverage. However, neither federal law nor California law expressly prohibits rating children based on health status. As a result, while it is unlikely that any children would be denied coverage, it appears children may be offered coverage at a rate higher than the MRMIP rate and could thus be eligible for PCIP or MRMIP.

**Q. Can anyone apply for PCIP and MRMIP?**

A. Yes. Anyone may apply for MRMIP.

Under PCIP, an applicant can be:

- A person 18 years of age or older. These individual must apply for coverage for himself or herself;
- Parents (natural or adoptive) or stepparents applying for children who are under 18 years old. Parents or step-parent cannot apply for children 18 years of age or older;
- Legal guardians, foster parents, or care taker relatives applying for a child is who under 18 years old, living in their home;
- An emancipated minor, is a person who is under 18 years old who does not live with their parent, legal guardian, stepparent, or caretaker relative. Emancipated minors must apply for themselves.

**Q. Can family members apply for coverage with either PCIP or MRMIP?**

A. Each family member applying for the PCIP must complete his or her own individual application. Under MRMIP, dependents may apply along with the applicant on one application.

**Q. How old do you have to be to initial documents and application for minors?**

A. You have to be 18 years of age or older to initial documents and sign the application for minors.

**Q. Does each enrolled dependent including minor's need to initial documents and applications?**

A. All enrolled dependents, 18 years of age or older, are required to initial all the declarations on the application. Minor dependents are not required to initial on the application.

**Q. Who signs the application for minors under the age of 18?**

A. The minor's parents or legal guardians over the age of 18 sign the application for the applying minor.

## How to Apply

**Q. Do applicants have to automatically apply for both PCIP and MRMIP?**

## Questions and Answers – Webinar Training

A. All applications received will be reviewed for both programs, PCIP and MRMIP. However, if an applicant is only interested in applying for MRMIP, only the MRMIP application is required.

**Q. Can applications be submitted by fax?**

A. Yes, applications may be faxed in, but the application would not be considered complete and could not be determined eligible until the initial premium payment is received at PCIP. Initial premium payments must be made by personal check, money order, or cashier's check only.

**Q. For those applying for MRMIP, do they need to complete a PCIP application also?**

A. No. If an applicant's program preference is the MRMIP, they need only complete the MRMIP application. However, we encourage each individual to apply for both programs, so that they are aware of the available coverage options.

**Q. Are there any plans to be able to enroll applicants online?**

A. There are no current plans at this time to implement online applications. These are temporary programs that will no longer exist in 2014.

**Q. What happens to applications sent to the wrong address? (MRMIP Address rather than PCIP Address)**

A. Applications erroneously sent to MRMIP are forwarded by overnight courier to PCIP.

### Application Requirements

**Q. If on the MRMIP application dependents are listed, what happens if they are approved for PCIP? Would the dependents be delayed until a new individual PCIP was received for each?**

A. PCIP requires that each individual applying for the PCIP complete their own application. If only a MRMIP application was received and dependents were listed without a PCIP application, a call would be made to the applicant to request PCIP application for each dependent and a letter would be sent informing the applicant of the need to submit the PCIP application for each dependent.

**Q. For a family, would they complete one MRMIP application and several PCIP applications?**

A. Yes. PCIP requires an application for each individual applying. However, families may complete just one MRMIP application - dependents are listed on the application.

**Q. Do applications have to have the first premium check? Or can the check be sent after approval?**

A. PCIP must receive the initial premium payment, by personal check, money order, or cashier's check, for an application to be considered complete and processed for an eligibility determination.

**Q. When completing the MRMIP application is it better for the applicant to enter their social security number even though it is optional?**

A. Yes. We recommend that all the questions on the PCIP Supplemental and MRMIP applications, required or optional, be answered completely by the applicant. When an applicant applies for the PCIP and /or the MRMIP, the application will be reviewed for both health care programs to inform the applicant of their coverage options.

# Questions and Answers – Webinar Training

## **Citizenship/Immigration Document Requirements**

**Q. Are photocopies of documents required to accompany each application?**

A. Yes. Photocopies of all supporting documentation are required for each application.

**Q. Can we use Social Security cards as proof of immigration documentation?**

A. No. PCIP does not accept social security cards as proof of U.S. citizen/national or lawful presence in the U.S. A list of acceptable documentation is available on the PCIP Website at [www.pcip.ca.gov](http://www.pcip.ca.gov) under the PCIP Program tab.

**Q. Does this program have recertification once a year?**

A. No. Once enrolled in PCIP, a subscriber continues to be eligible for PCIP as long as premium payments are received by the due date, immigration documentation doesn't expire, they remain a resident of CA, and they do not obtain other creditable health insurance coverage.

**Q. Do both PCIP and MRMIP require proof of citizenship?**

A. Only PCIP requires proof that the applicant is a U.S. citizen, U.S. national or lawfully residing in the U.S. MRMIP requires California residency.

## **Proof of Existing Condition Documentation Requirements**

**Q. If they have a high premium quote from the spouse's employer, what format is required?**

A. If an applicant is providing a higher premium offer letter as proof of a pre-existing condition for PCIP, the letter must be from a health insurance plan. It must also be dated within the last 12 months of the date that PCIP receives the application. PCIP does not require the letter to be in any specific format.

**Q. Is a request for MRMIP denial form not acceptable for a denial?**

A. No. An acceptable denial letter must be received from a health insurance company.

**Q. Does the excess premium need to be for a plan with comparable benefits?**

A. No. The plan benefits for the higher premium do not have to be comparable.

**Q. Can a new business inquiry that denied coverage due to medical be considered valid documentation?**

A. No. An acceptable rejection letter for PCIP applicant must be from a health insurance plan.

**Q. Is the applicant qualified for MRMIP/PCIP if they get a higher regular premium level rate from insurance carrier but less than MRMIP /PCIP PPO rate?**

A. If an applicant is applying for PCIP, the higher premium offer must be more than the MRMIP PPO rate. If an applicant is applying for MRMIP, the higher premium offer needs to be higher than their 1<sup>st</sup> plan choice in MRMIP.

**Q. Within how many months do you have to be denied by another carrier to get coverage for PCIP?**



## Questions and Answers – Webinar Training

A. If an applicant is providing a rejection letter as proof of a pre-existing condition for PCIP; the letter must be dated within the past 12 months of the date that PCIP receives the application.

### Application Processing Time

**Q. What will be the processing time for PCIP & MRMIP?**

A. Processing time for a complete PCIP application, which includes all required documentation, and initial premium payment, is 10 calendar days for an eligibility determination. If the application is eligible and is processed by the 10<sup>th</sup> of the month, PCIP coverage will begin on the 1<sup>st</sup> day of the following month.

**Q. Is it conceivable that an application is received on the 19<sup>th</sup> and it would be eligible by 5 p.m. the 19<sup>th</sup>?**

A. No it is not conceivable. Processing time for complete PCIP applications, which include all required documentation and initial premium payment, is 10 calendar days.

**Q. Is the approved date determined by the date the application is signed or the date the application is received by PCIP?**

A. Eligibility determination is based on the application receipt date.

**Q. If an applicant gets denied for MRMIP or PCIP for any reason, how long will it be before they get a refund from the 1<sup>st</sup> month's premium that they had submitted with the application?**

A. Refunds may take up to 8 weeks to process from the date of the denial letter or withdrawal request.

### PCIP and MRMIP Monthly Premium Rates

**Q. Which plan is less expensive? MRMIP or PCIP?**

A. Compared with California's Major Risk Medical Insurance Program (MRMIP), the state funded high-risk pool, the federally funded California Pre-Existing Condition Insurance Plan (PCIP) generally has lower premiums, expanded coverage and no lifetime or annual benefit limits. It also depends on the MRMIP HMO or PPO plan selection.

**Q. The website only shows the 2010 MRMIP rate, is there a 2011 update available?**

A. MRMIP 2011 premium rates are available on the PCIP Website at [www.pcip.ca.gov](http://www.pcip.ca.gov) under the Downloads tab.

**Q. Where are the premiums listed on the website? Or are they only in the handbook?**

A. PCIP premiums are available on the PCIP Website at [www.pcip.ca.gov](http://www.pcip.ca.gov) under the Costs tab.

**Q. Where can an applicant find the premium rate to send in with the application for PCIP?**

A. The PCIP premium rate chart is available on our website at [www.pcip.ca.gov](http://www.pcip.ca.gov), under Cost tab and are also part of the PCIP Supplemental Application. PCIP premiums are based on the age and the region where subscriber resides.

**Q. How much notice will an applicant receive before premium changes?**

## Questions and Answers – Webinar Training

A. If a PCIP subscriber's premium is going to change due to an age band or regional change, or the annual premium adjustment, a letter will be sent before the change notifying them of the upcoming change. Their premium will change the 1<sup>st</sup> day of the month following the change.

**Q. Will the premium be increased every year beside age band?**

A. Premium rates in CA PCIP will be adjusted (decreased or increased) on January 1<sup>st</sup> of each year. Premiums may also decrease or increase if the subscriber moves into a different Region (county/zip code). And, premiums will increase if a subscriber ages into another Age Band. Please refer to the PCIP Supplemental Application and the MRMIP Application and Handbook for premium rates. Premium rates can also be found on the PCIP Website at [www.pcip.ca.gov](http://www.pcip.ca.gov).

### Premium Payment Information

**Q. Which premium must accompany the application? PCIP or MRMIP?**

A. The applicant should send a payment for the premium amount in the program of their choice. If the applicant has no preference of programs or is unsure of which program they will qualify for, the higher premium payment amount of either may be submitted.

**Q. If there is no renewal how do you know if they continue to be eligible?**

A. Once enrolled in PCIP, a subscriber continues to be eligible for PCIP as long as premium payments are received by the due date, immigration documentation doesn't expire, they remain a resident of CA, and they do not obtain other creditable health insurance coverage.

**Q. Is there a grace period for premium payments?**

A. No, PCIP does not have a premium payment grace period. Premium payments are due on the 15<sup>th</sup> of the month for the following month.

**Q. Is there a 30-day premium grace period?**

A. No. PCIP does not have a premium payment grace period. Premium payments are due on the 15<sup>th</sup> of the month for the following month.

**Q. Do premiums have to be paid in full or can they be made in payments?**

A. All monthly premiums must be paid in full by the 15<sup>th</sup> of the month for the following month.

**Q. Is the Electronic Funds Transfer (EFT) drawn on the 4<sup>th</sup> of the month of coverage or the prior month?**

A. A subscriber may submit a PCIP Electronic Funds Transfer (EFT) Form to have their premium paid automatically every month. It can take up to 6-8 weeks after sending in the form before EFT withdrawals begin. PCIP will withdraw the funds from the account on the 4<sup>th</sup> of the month for the premium payment due the following month. If funds are not available at the time the electronic attempt is made, the payment must then be made with certified funds (money order or cashier's check) as a second attempt will not be made.

**Q. Must a new Electronic Funds Transfer (EFT) Form be filled to reactivate?**

A. A new Electronic Funds Transfer (EFT) Form must be submitted to PCIP if there are any changes to the banking information or to re-establish the EFT process.

## Questions and Answers – Webinar Training

**Q. If an applicant makes out the check to MRMIP and they end up eligible for PCIP, how is that handled?**

A. Check will be applied to the appropriate MRMIB administered program.

**Q. Can an applicant elect to pay their premium payments by credit card?**

A. Credit card payment is not an option at this time.

### PCIP Medical and Prescription Benefits

**Q. Where can I get the Summary Plan Description?**

A. The Summary Plan Description (SPD) booklet (a PDF) summarizes policies and coverage's in PCIP. It is available on the PCIP Website at [www.pcip.ca.gov](http://www.pcip.ca.gov).

**Q. If the applicant has an emergency out of their region coverage, will the deductible be different?**

A. If a subscriber has an emergency outside of the coverage area (California), the in-network deductible applies. The in-network deductible, coinsurance, and out-of-pocket maximum apply to all emergency services received from an in-network or out-of-network provider, whether a subscriber receives the services inside or outside of California.

**Q. Is the deductible a part of the Annual Out of Pocket Maximum?**

A. Yes. In-network medical care services and in-network brand name prescription drugs deductibles are included in the Annual Out-Of-Pocket Maximum. You can find this information in the PCIP Summary Plan Description (SPD) booklet (a PDF) which summarizes the PCIP policies and coverage. It is available on the PCIP Website at [www.pcip.ca.gov](http://www.pcip.ca.gov).

**Q. On the Benefit Summary there are \* by medical procedures however there is no explanation as to what the \* means?**

A. The asterisk (\*) next to the Subscriber Costs amount in the Medical Benefits section of the PCIP Summary Plan Description (SPD) booklet indicates the annual deductible applies (this note is at the bottom of the page).

**Q. Does PCIP offer mail order prescriptions?**

A. Yes. PCIP prescription drugs and covered supplies prescribed by a physician are available from either a pharmacy or by mail. For more information about benefits provided in PCIP, please refer to the Summary Plan Description (SPD) booklet (a PDF) which summarizes policies and coverage's in PCIP. It is available on the PCIP Website at [www.pcip.ca.gov](http://www.pcip.ca.gov).

### Provider Network

**Q. What is the physician and hospital network for PCIP?**

A. Providers and facilities that participate in the PCIP PPO network are listed on the PCIP Website at [www.pcip.ca.gov](http://www.pcip.ca.gov) under the Providers tab.

## Questions and Answers – Webinar Training

**Q. Who is underwriting the PCIP coverage? Blue Shield? Anthem?**

A. PCIP coverage is provided through HealthNow Administrative Services (HNAS). This is a PPO network that has contracted health providers in all 58 counties statewide. To find out what providers are available through the PCIP, please visit the PCIP website at [www.pcip.ca.gov](http://www.pcip.ca.gov), under Search for a PCIP provider section.

**Q. Is PCIP a PPO network?**

A. Yes. PCIP is a PPO network.

**Q. There are only three Health Insurance companies (Contra Costa, Blue Cross and Kaiser Permanente) for MRMIP. Are there any plans in the future for more health carriers coming on board?**

A. MRMIP has three plans and there have been no additional plans that have expressed interest in serving MRMIP.

### Outreach

**Q. What plans are in the works for the State of California to market these two plans for the general public?**

A. The State of California promotes PCIP and MRMIP through various outreach mechanisms. Outreach materials and flyers are available at [www.pcip.ca.gov](http://www.pcip.ca.gov). PCIP Webinar materials are also available on the website. PCIP is also conducting target outreach with 50 disease management organizations and 189 community based organizations. To access the materials, go to the Outreach Materials tab on our website.